

Information to identify the case:

Debtor 1	Pauline Tomlinson	Social Security number or ITIN	xxx-xx-9395
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-33113-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pauline Tomlinson

8/5/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pauline Tomlinson
Debtor

Case No. 16-33113-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 05, 2022

User: admin
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2022:

Recip ID	Recipient Name and Address
db	+ Pauline Tomlinson, 1060 Wilson Avenue, Teaneck, NJ 07666-1812
aty	+ Sam Mallin, 219 Terrace Drive, Chatham, NJ 07928-5006
cr	+ HAFNADIOR ENTERPRISES, c/o KILPATRICK TOWNSEND & STOCKTON LLP, 1114 AVENUE OF THE AMERICAS, 21ST FLOOR, NEW YORK, NY 10036-7709
516531929	+ Cap1/vlcty, Po Box 30253, Salt Lake City, UT 84130-0253
516531936	+ First Data, 265 Broad Hollow R, Melville, NY 11747-4833
516531938	+ Hafnadior Enterpries, 53-42 67 Street, Maspeth, NY 11378-1714
519641930	+ Hafnadior Enterprises, 53-42 67 Street, Maspeth, NY 11378-1714
516531948	+ Terrence Mingo, 31 Eppert Street, East Orange, NJ 07018-2504

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 05 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 05 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 05 2022 20:33:00	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
516604589	EDI: BANKAMER.COM	Aug 06 2022 00:28:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516674915	+ EDI: BANKAMER2.COM	Aug 06 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516531926	+ EDI: BANKAMER.COM	Aug 06 2022 00:28:00	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
516531927	+ EDI: LCIBAYLN	Aug 06 2022 00:28:00	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
516761216	+ EDI: LCIBAYLN	Aug 06 2022 00:28:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
516531928	+ EDI: BANKAMER.COM	Aug 06 2022 00:28:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
516531930	+ EDI: CITICORP.COM	Aug 06 2022 00:28:00	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
516531931	+ EDI: CITICORP.COM	Aug 06 2022 00:28:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516531933	+ EDI: WFNNB.COM	Aug 06 2022 00:28:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789

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519062031	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 05 2022 20:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
516531950	Email/PDF: DellBKNotifications@resurgent.com	Aug 05 2022 20:31:44	Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
516531935	+ EDI: CITICORP.COM	Aug 06 2022 00:28:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
516716452	EDI: Q3G.COM	Aug 06 2022 00:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516539114	EDI: DISCOVER.COM	Aug 06 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516531934	+ EDI: DISCOVER.COM	Aug 06 2022 00:28:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516531937	+ Email/Text: EBNBKNOT@ford.com	Aug 05 2022 20:34:00	Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
516531939	EDI: IRS.COM	Aug 06 2022 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516660440	Email/PDF: resurgentbknotifications@resurgent.com	Aug 05 2022 20:31:32	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516694006	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 05 2022 20:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516538652	Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 05 2022 20:33:00	Nissan, POB 660366, Dallas, TX 75266-0366
516531941	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 05 2022 20:33:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
516721220	Email/Text: Bankruptcy.Notices@pnc.com	Aug 05 2022 20:32:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342
516531942	Email/Text: Bankruptcy.Notices@pnc.com	Aug 05 2022 20:32:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
516770542	EDI: PRA.COM	Aug 06 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516770447	EDI: PRA.COM	Aug 06 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516531944	+ EDI: CITICORP.COM	Aug 06 2022 00:28:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
516531943	+ EDI: CITICORP.COM	Aug 06 2022 00:28:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
516531945	+ EDI: RMSC.COM	Aug 06 2022 00:28:00	Syncb/bp, Po Box 965024, Orlando, FL 32896-5024
516531946	+ EDI: RMSC.COM	Aug 06 2022 00:28:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516531947	+ EDI: RMSC.COM	Aug 06 2022 00:28:00	Syncb/syncb, C/o Po Box 965036, Orlando, FL 32896-0001
516531949	+ EDI: CITICORP.COM	Aug 06 2022 00:28:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516531932		Comenity Bank/avenue
519062032	*+	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
516531940	##+	KML LAW Group, PC, 216 Haddon Ave Suite 406, Westmnt, NJ 08108-2812

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
Stefanie Kennedy	on behalf of Creditor HAFNADIOR ENTERPRISES stefanie.f.kennedy@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Walter D. Nealy	on behalf of Debtor Pauline Tomlinson nealylaw@gmail.com r43366@notify.bestcase.com;walterdnealy-pc-5pBm29TvkU@mycasemail.com;wdnlawcatina@gmail.com
William M.E. Powers	on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com

TOTAL: 10